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AUTHOR Stampen, Jacob O.; Fenske, Robert H.
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ABSTRACT

The way public college students finance college was studied, based on student resource and expenditure surveys from four states: Arizona, California, New York, and Wisconsin. Comparisons were made of demographic and academic variables, as well as expenditure patterns of students receiving different kinds of aid. The following four aid recipient categories were used: (1) aid is received from at least one federal, state, or institutional program based on a stringent needs analysis test (e.g., Pell program criteria); (2) aid is received on the basis of a less stringent needs analysis (e.g., Guaranteed Student Loan criteria); (3) aid is received from programs without needs tests; and (4) aid is not provided. Student characteristics and resource and expenditure patterns were dramatically similar across the different student groups and states. Students in all four aid recipient categories paid proportionately similar amounts to attend college. Overall the data indicate that the costs of college attendance are similar for all students, given the characteristics of their colleges. The findings are illustrated by numerous graphs, bar charts, and statistical tables, and appendices identify specific types of expenditures, along with types of financial resources used for each expenditure category. (SW)

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# A FOUR-STATE COMPARISON OF EXPENDITURES AND INCOME SOURCES OF FINANCIAL AID RECIPIENTS IN PUBLIC COLLEGES AND UNIVERSITIES

Jacob O. Stampen
University of Wisconsin-Madison
and
Robert H. Fenske
Arizona State University

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This purpose of this study is to employ student resource and expenditure surveys from four states to explore the manner in which students attending public colleges and universities finance their higher educations. We focus on similarities and differences in demographic and academic variables, and on the expenditure patterns of students receiving and not receiving various forms of student aid, including "gifts" (grants), loans, and work.

Four states (Arizona, California, New York and Wisconsin) recently surveyed post-secondary students in their respective states concerning sources of income and patterns of expenditures. The surveys differed somewhat from state to state but had enough commonalities to make their comparison feasible and realistic.

Arizona surveyed 1,694 students in 36 post-secondary institutions in four sectors (public colleges and universities, private non-profit colleges, community colleges and propietary schools) during the 1983-84 academic year. A cluster probability sample was used and the overall response rate from the mailed administration was 35.4 percent. This survey was detailed and comprehensive; non-aided students were included as well as aid recipients (Erbschloe and Fenske, 1984).

California also surveyed both non-aided students and aid recipients. The survey was administered in 1982-83 to nearly 80,000 students in all sectors. Nearly 29,000 usuable responses were obtained for a response rate of 36.3 percent (Hills and Van Dusen, 1982).

New York surveyed a one percent random cluster sample of full and part-time undergraduate and graduate students, and combined student responses with background information provided by college registrars. A 50 percent usable student response rate was obtained, and both aid recipients and non-aided students provided detailed resource and expenditure information (Cross, 1983).

Wisconsin-based researchers surveyed via telephone a random samrle of all undergraduates attending the University of Wisconsin-Madison in 1983-84. The sample size was 500 students (1.8% of undergraduate enrollment) and an 88 percent participation rate was obtained.

By way of background, "Student financial aid provides a large proportion of the tuition and fees that support the operating budgets of nearly all colleges and universities, both public and private. Over half of all students in higher education today rely on one or more forms of financial aid at some time during their academic career". (Fenske and Huff, 1983, p. 372). Student financial aid is the principal means by which the federal government supports post-secondary education (about $12.5 billion in 1983-84). Many states also provide substantial amounts of aid; the annual total for all states is well over one billion dollars over the past twenty years. Student financial aid has developed into a

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major component of higher education finance. Despite this, little is known of its impacts. Research on student aid is widely diverse and the results are often contradictory. Even federally mandated evaluations, such as the recent National Commission on Student Financial Assistance, have concentrated on questions about program operations, as opposed to fundamental questions about whether the purposes and objectives are being met.

The legislation providing most federal funding for student aid (The Higher Education Act of 1965) will be reauthorized and amended sometime during the next two years. At that time Congress will make the basic decisions concerning a program structure and support levels. The higher education research community will again be called upon to analyze student aid and provide much of the evidence that will affect what happens.

The evidence is not all that easy to interpret. For example, one set of prominent researchers recently found that much progress has been made in increasing minority, low-income and otherwise disadvantaged student participation in higher education, and that much of the increase can be attributed to federal and state need-based student aid (Astin, 1982; Green, 1982). Hansen by contrast concluded from his recent examination of data from two national longitudinal studies that during 1972 to 1980, the period of greatest real expenditures of federal student aid dollars, "there is no evidence to indicate that student financial aid might have changed in any way the future educational plans of high school seniors (p. 95, 1983)."

Before we can assess the impacts of student aid, we must be able to answer preliminary questions about its distribution and differences between those who receive aid in various forms or no aid at all. The available national data for answering these questions is deficient. We do have extensive "Student Aid Recipient" data bases providing detailed information about the distribution and packaging of student aid in public, private and proprietary higher education (Stampen, 1983, Hodgkinson and Thrift, 1979, 1981, 1983 and Wilms 1983). We know who gets aid, how much and in what forms, but we know little about the similarities and differences between those who receive aid and those who do not. However, we are not informed about how students and parents in a variety of circumstances finance higher education. New information capable of exploring such questions has recently become available through the four previously mentioned state surveys concluded within the three-year span from 1981-82 through 1983-84. Final reports from all four surveys were studied to determine the topics and items that seemed most amnable to direct comparisons. The 1983-84 Arizona and Wisconsin surveys showed many similarities with the 1981-82 New York survey, and a comparison of these with the 1982-83 California survey revealed sufficient commonalities among the four to warrant direct cross-analyses of the data. Accordingly, data sets from all four surveys were obtained by the senior author of this paper at the University of Wisconsin-Madison and analyzed with the aid of four discrete categories of student aid recipients and non-recipients.

Aid recipients are grouped with four categories: AID 1 includes students receiving aid from at least one federal, state, or institutional program on the basis of stringent needs analysis test (Pell or Uniform Methodology), (b) AID 2 includes non-AID 1 recipients who receive aid on the basis of a less stringent needs analysis test

(GSL); (c) AID 3 includes non-AID 1 and AID 2 recipients who receive aid from programs without needs tests, and (d) NAID includes students who did not receive student aid at the time the surveys were administered.

The strong differences among the states are regarded as a potential source of much explanatory variance. For example, New York is at the very top in terms of total and student per capita expenditures of grant aid; Arizona is near the bottom, California ranks in the top quintile and Wisconsin is near the median. This variance seems to be related to patterns of overall aid, and more particularly, reliance on loans and self-help. The states also vary, though not as dramatically, on level of tuition and fees for public higher education students. Another potent variable is the size of the private college sector in each state, ranging from New York's rank among the largest to Arizona's miniscule sector.

It should be noted that this is an exploratory analysis of newly available data sets which have in most cases not been cross verified with other sources of information. Furthermore, the product of analysis is descriptive and cross-sectional as opposed to predictive in a longitudinal sense. Thus, the following information is more appropriately applied to generating hypotheses and research questions for investigation under more controlled conditions than for immediate use in policy debate.

Limitations of the study also include those intrinsic to any analysis of secondary data from a number of discreet, uncoordinated studies. Specifically the sampling and methods of survey administration differ substantially, categories of questions were similar but not identical, and the studies were conducted in four states, each in a different region of the country (See Appendix A). However, as previously noted, there are significant commonalities among the studies in general purpose, types of students surveyed and in specific information obtained.

Profiles of student characteristics, expenditure patterns and resources for financing college attendance within each of the surveyed states were produced for each of the four groups of students. These profiles are summarized in tables appearing in Appendices B, C and D. The following discussion highlights patterns emerging from these data.

Student characteristics and resource and expenditure patterns appear dramatically similar across the different student groups in all four states. Students in all four aid recipient categories pay proportionately similar amounts to attend college. This appears true both across and within individual expenditure items including tuition and fees, books and supplies, room and board/food, transportation and personal expenses. (See Appendix D).

Resources for financing college attendance vary more than expenditures across the aid recipient categories. However, variation is largely what one would expect given knowledge of student aid's history and definitions of those categories. For example, students receiving aid according to the most stringent need criteria (AID 1) rely more heavily on grants and scholarships and less heavily on parental assistance than students in any other category. Conversely, students who do not receive aid (NAID) rely more heavily on parental assistance than do students in other categories (See Appendix C).

Full-time undergraduate students in all categories are overwhelmingly single and there are only slight variations in

distributions of enrollment by sex. Aid recipient categories differ by average parental incomes, ethnic representation, and dependency status. The most important indicator of differences among the aid recipients is parental income. Average parental incomes are consistently lower among students in the AID 1 category than those in other categories, averaging roughly half the parental incomes of students in the highest income category NAID (Figure 2). Percentages of aid recipient from ethnic minority groups reflect a similar pattern. The highest percentages are found in the AID 1 category and the lowest in the NAID category. (Figure 3). The extent to which students are claimed by their parents as tax dependents also varies by aid recipient category. The percentages of students in the AID 1 category are lower than those in the NAID category.

Overall, the data indicates that, given the characteristics of institutions attended, the costs of college attendance are similar for all students and resources for financing attendance, and the characteristics of students within individual aid recipient categories vary in expected ways. More detailed comparisons of aid recipient categories and states reveal interesting differences particularly when comparisons are made between New York and the three other states. As shown in Figure 1, percentages of total enrollment accounted for by each of the four aid recipient categories sharply differentiates New York from Arizona, California, and Wisconsin. More than eight out of ten students attending the City University of New York (CUNY) and six out of ten attending the State University of New York (SUNY) fall into the AID 1 category compared to less than thirty percent in any of the other states. No doubt a major reason for this difference is New York's large and highly developed system of state student aid, the largest in the nation. The other states rely more heavily on federal programs and their eligibility requirements.

The AID 2 and AID 3 categories each account for less than twenty percent of total enrollment in all four states. The AID 2 category, where students qualify according to GSL eligibility standards but do not receive aid from any AID 1 programs, attracts few CUNY, Arizona, or California students. The AID 3 category includes assistance from a wide variety of sources ranging from scholarships awarded on the basis of academic merit to Social Security education benefits and veteran's benefits. The NAID category's pattern is opposite that of AID 1. The California, Arizona and Wisconsin data show that more than forty percent of all students do not receive any aid as compared to far lower percentage--20 percent in New York.

New York also differs somewhat from the other states in average parental income for dependent students (Figure 2). This occurs because of the higher average incomes for AID 2 than AID 3 recipients. In the other states average incomes generally rise from left to right across the categories.

Figure 3 shows the distribution of minority students across aid recipient categories. The sharpest difference is between California and CUNY and others. More than six of ten AID 1 recipients attending CUNY and California institutions represent ethnic minorities. Much lower percentages are shown across all categories in Arizona, SUNY, and Wisconsin, reflecting the lower percentages of minorities in the geographic regions served.

Figure 4 shows percentages of aid recipients among students classified as dependent based on family tax returns. The basic pattern in all states, except New York, is for the proportion of dependent aid recipients to steadily increase across categories, but from substantially differing starting points. SUNY and CUNY show little variation between the AID 1 and NAID categories, but substantial variation in the AID 2 and AID 3 categories. Wisconsin appears exceptional in its relatively high percentage of dependent AID 1 students and greater than 90 percent dependent NAID students. This is explained by the fact that Wisconsin is represented only by its research university at Madison. Although not shown here, Madison's pattern is quite similar to those of research universities in Arizona and California.

Student resource patterns between AID 1 and NAID (Figure 5) show increasingly large percentages of support dollars coming from parents except at CUNY.

Figure 6 shows heavy reliance among AID 1 recipients on grants and scholarships in California, Wisconsin and Arizona and declining reliance across the other aid recipient categories. Similar New York data is available from a financial and administrators survey but is not included in this study.

Figure 7 shows that in all four states reliance on loans is heaviest among AID 2 recipients and next heaviest among AID 1 recipients. AID 3 recipients are not heavily reliant on loans and students in the NAID category by definition do not rely on loans.

Income from work (Figure 8) appears roughly of equal importance to students in the AID 2, 3 and NAID categories. However, Table 1 suggests very high levels of summer and semester employment among students in all aid recipient categories, including AID 1.

Table 1 also shows that in two states, California and Wisconsin where surveys included questions on academic performance, either in college or high school, that scholastic proficiency is equal in all categories. If this is also true in other states, then the principal variable differentiating students across aid recipient categories is financial resources.

The findings of this study describe student characteristics, expenditure patterns, and resources for financing college attendance across four categories of students which together represent total enrollments in four different states. Given the focus of the study, and limitations in the data, the ability to provide firm conclusions concerning the future of higher education institutions is limited. However, the findings indicate the need for further research on two related questions of great importance to higher education: one pertains to equity in the distribution of student aid and the other to the impacts of student aid on the enrollment of students previously disadvantaged, as represented by ethnic minorities.

To the extent that barriers to higher education access are economic this study suggests that aid is equitably distributed and therefore vital to the future of higher education. Of those who receive aid according to the most stringent standards of financial need do come from low income backgrounds. Need-based student aid also fills a need since costs of attendance do not vary greatly across categories of students while sources of support do. It also seems apparent that the cost of college attendance is great enough to necessitate high levels of summer

and school year employment for all kinds of students. Thus, without aid those in the lowest income category seem hardly able to compensate through work for their economic deficiencies.

In another respect, however, higher proportions of minority group students might be expected among aid recipients since they generally come from families with low incomes. Yet with the exception of CUNY and possibly public institutions in California, (although even there major groups, such as Blacks and Hispanics, are underrepresented in terms of their shares of state population) minority participation is low. No doubt part of the explanation lies in the composition of the populations served by higher education institutions in the states. However, in other respects student aid, which emerged in its current form from the President Johnson's "War on Poverty," is expected to promote social mobility for minorities as well as others identified as economically disadvantaged. Answers lie beyond the scope of this study. Nevertheless, their pursuit seems highly important to the future of higher education.

We believe that the approach demonstrated here of comparing the results of richly detailed state surveys offers an effective means of learning more about the dimensions of student aid and its effects. We look forward to producing other related studies in the future.

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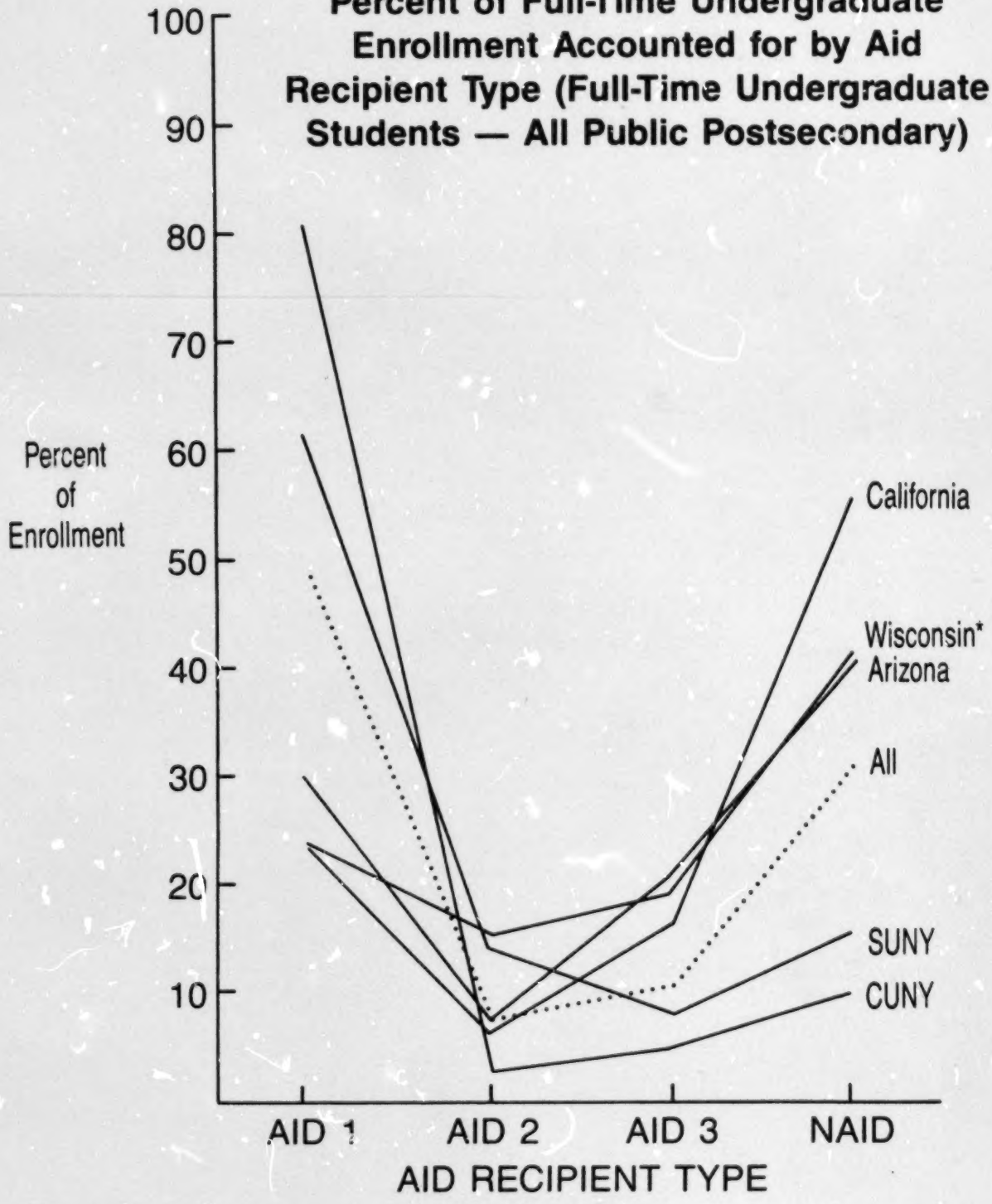
## FIGURE 1

**Percent of Full-Time Undergraduate Enrollment Accounted for by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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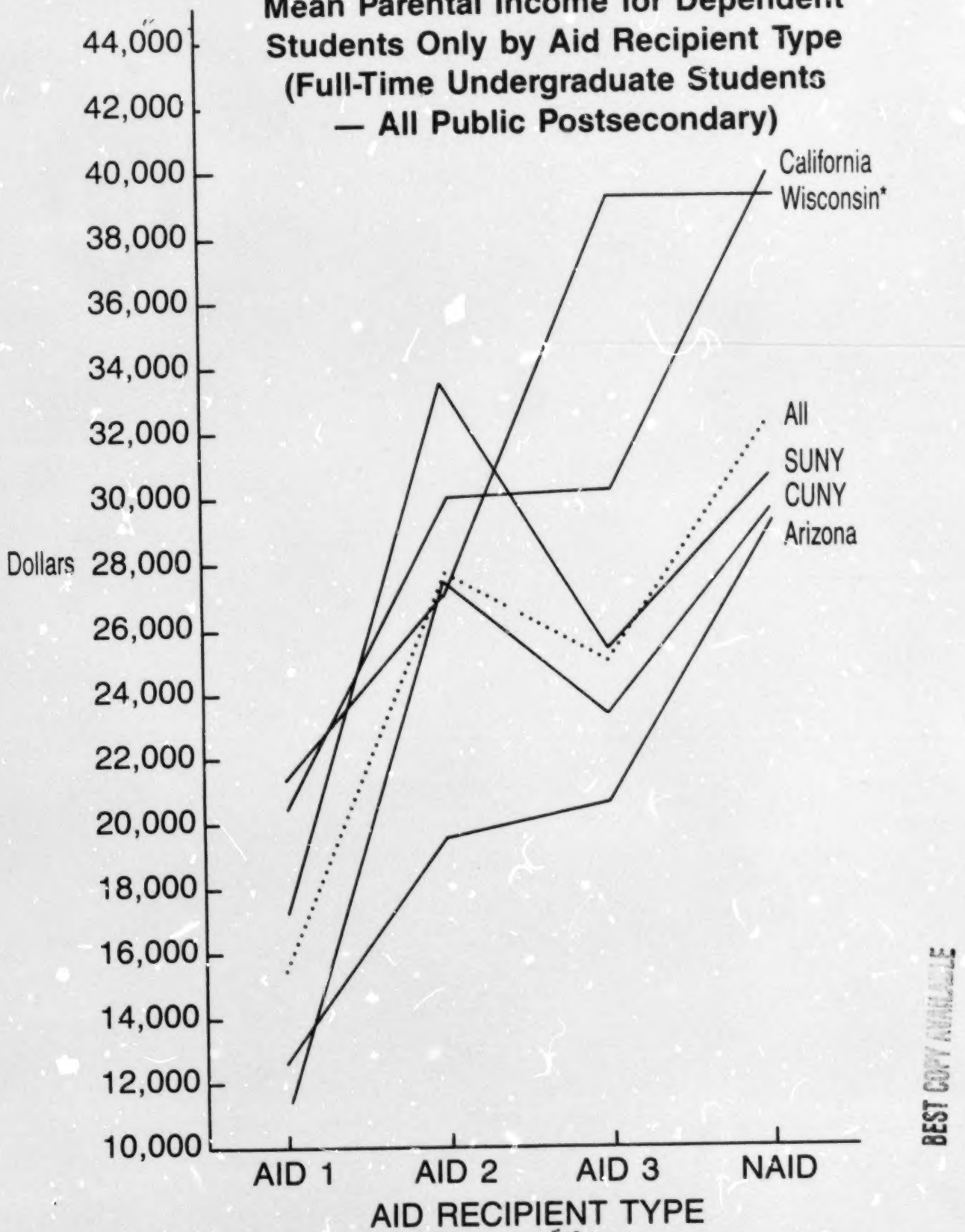
## FIGURE 2

**Student Characteristics:**
**Mean Parental Income for Dependent Students Only by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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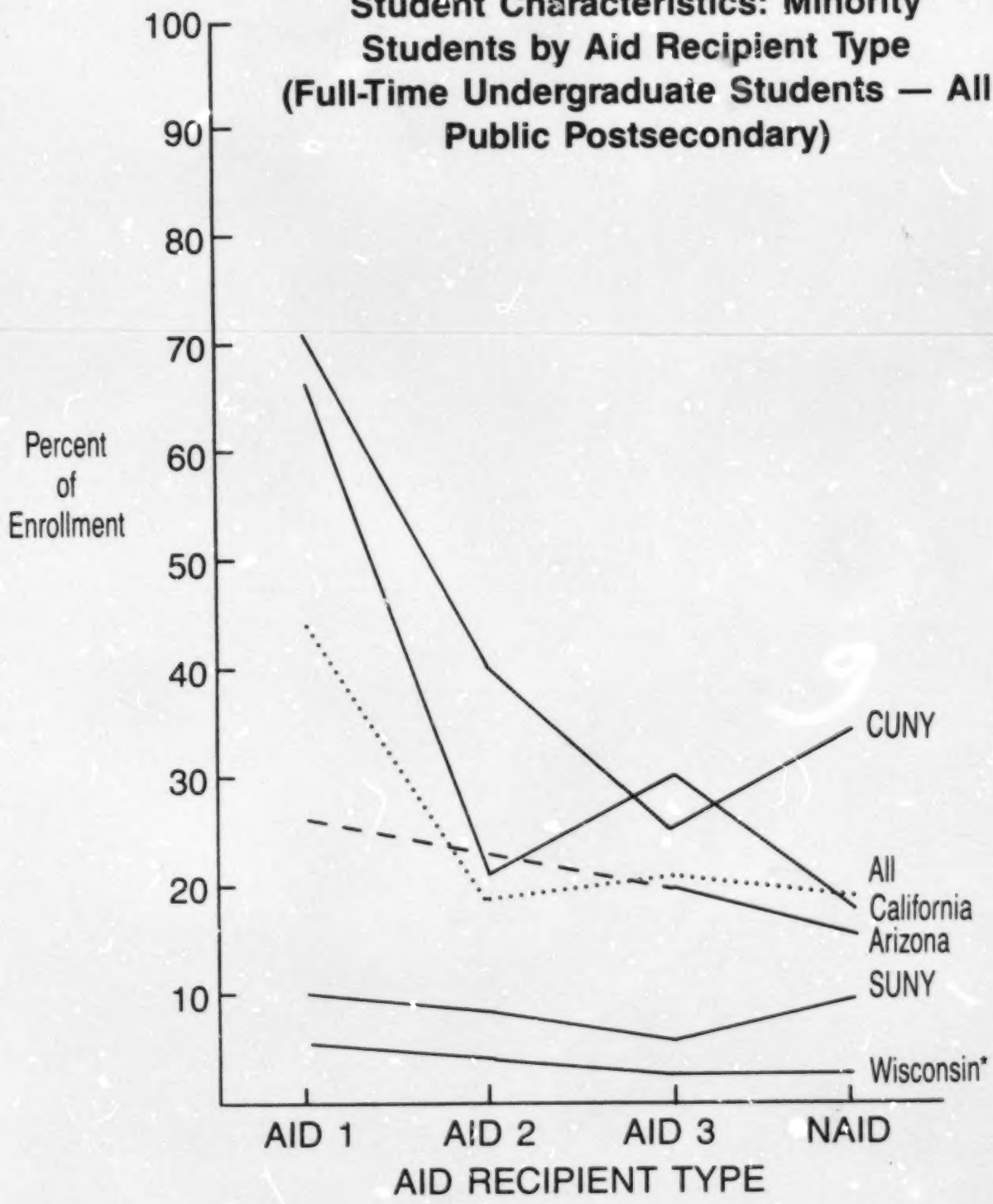
## FIGURE 3

**Student Characteristics: Minority Students by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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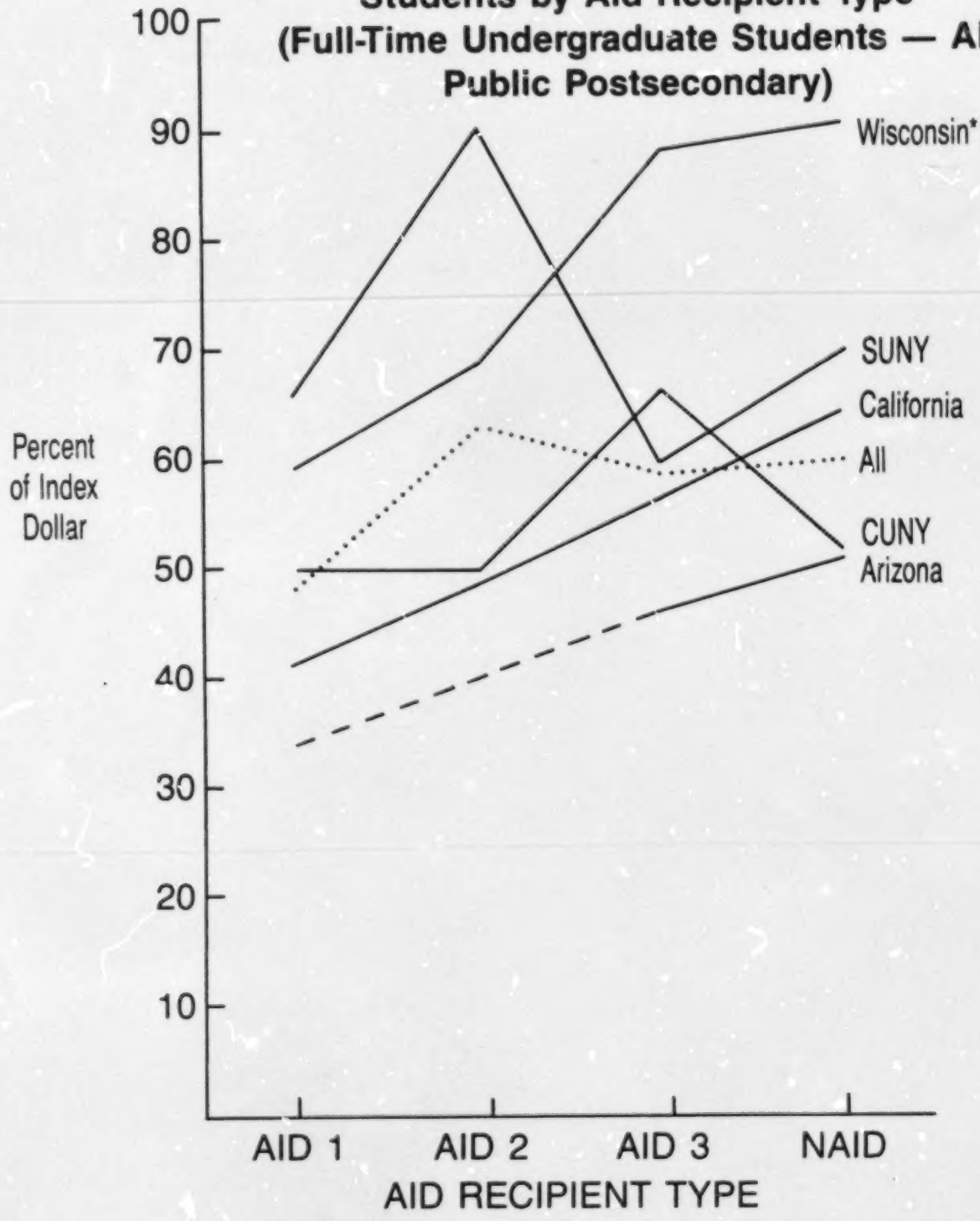
## FIGURE 4

**Student Characteristics: Dependent Students by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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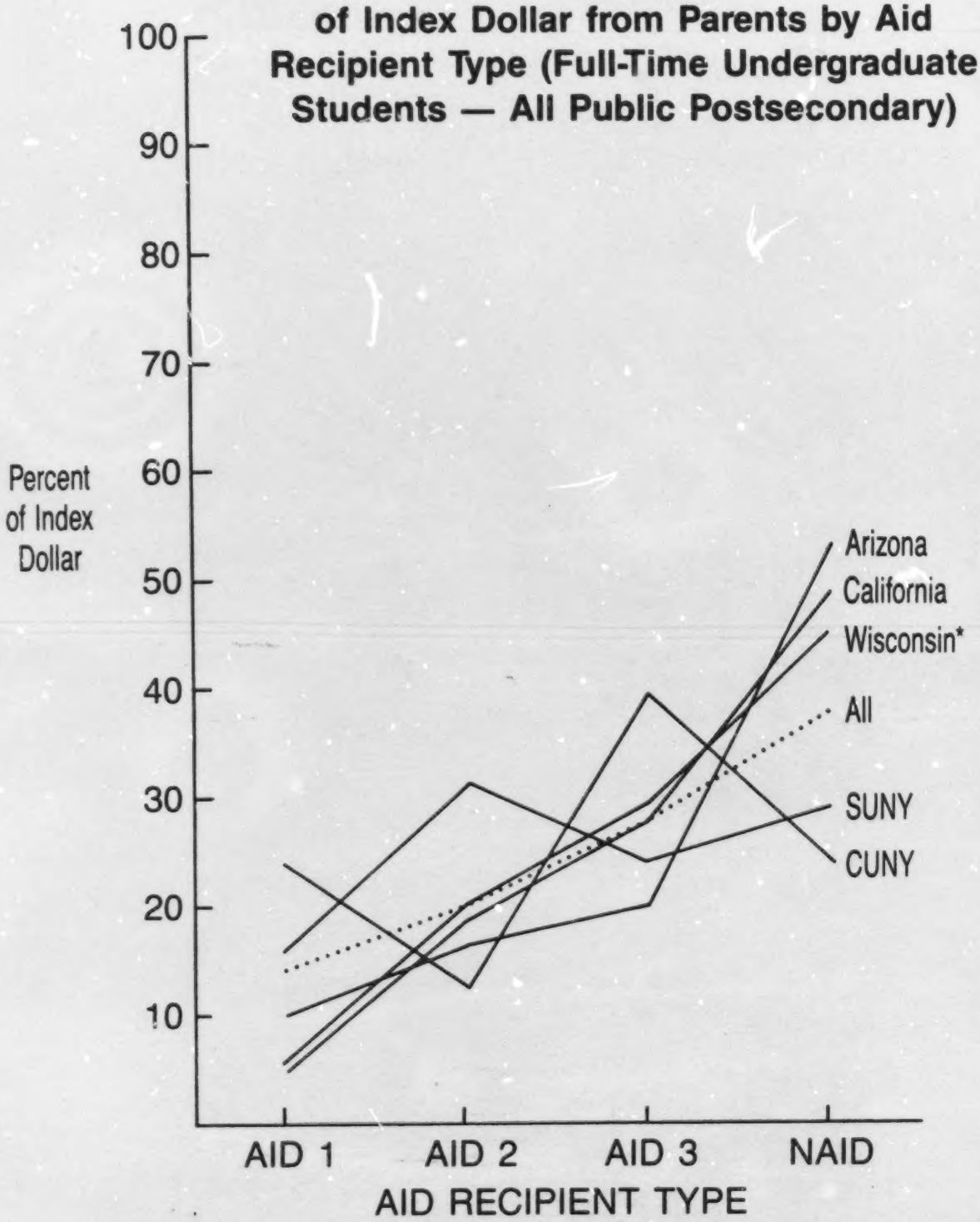
## FIGURE 5

**Student Resources: Percent Distribution of Index Dollar from Parents by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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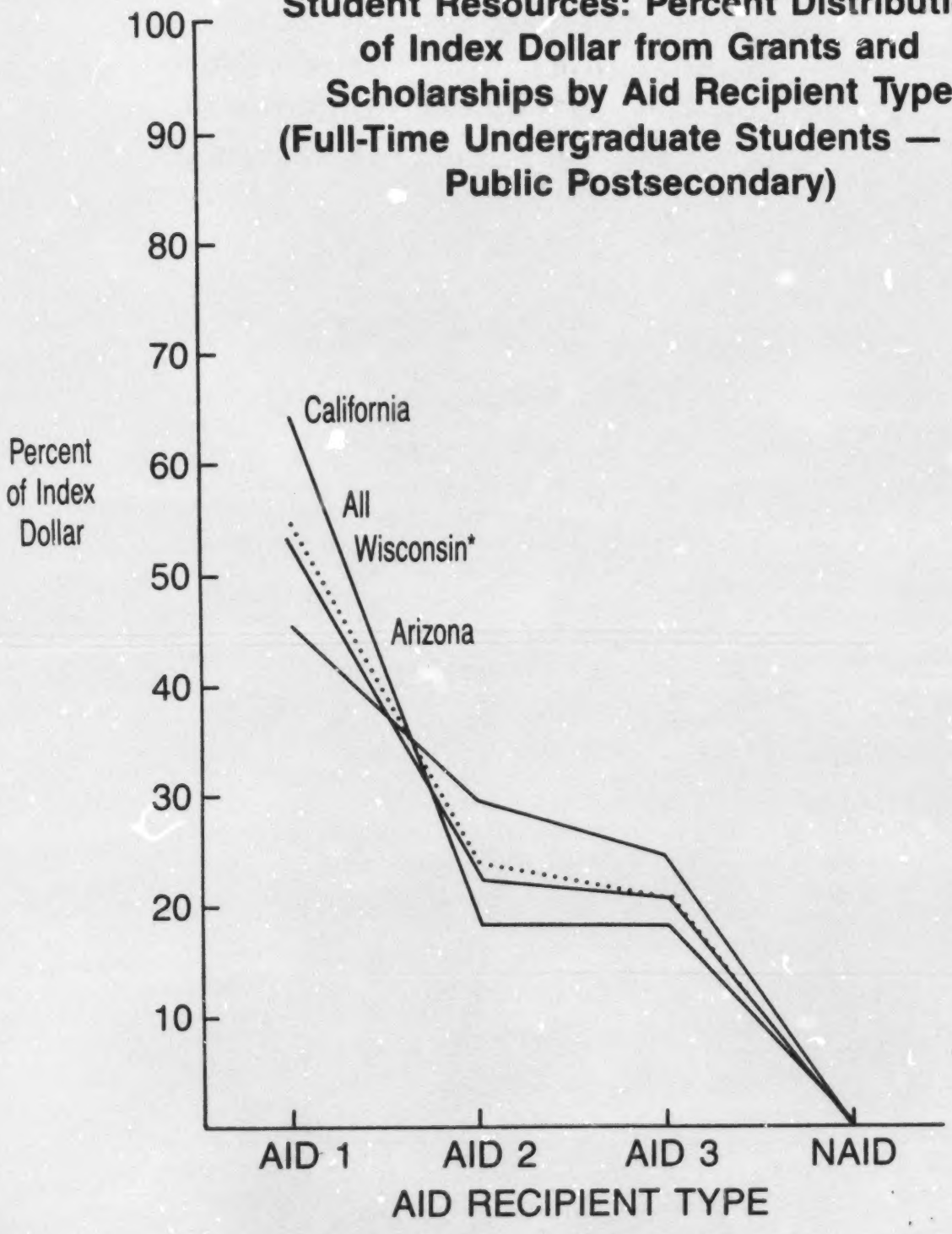
## FIGURE 6

**Student Resources: Percent Distribution of Index Dollar from Grants and Scholarships by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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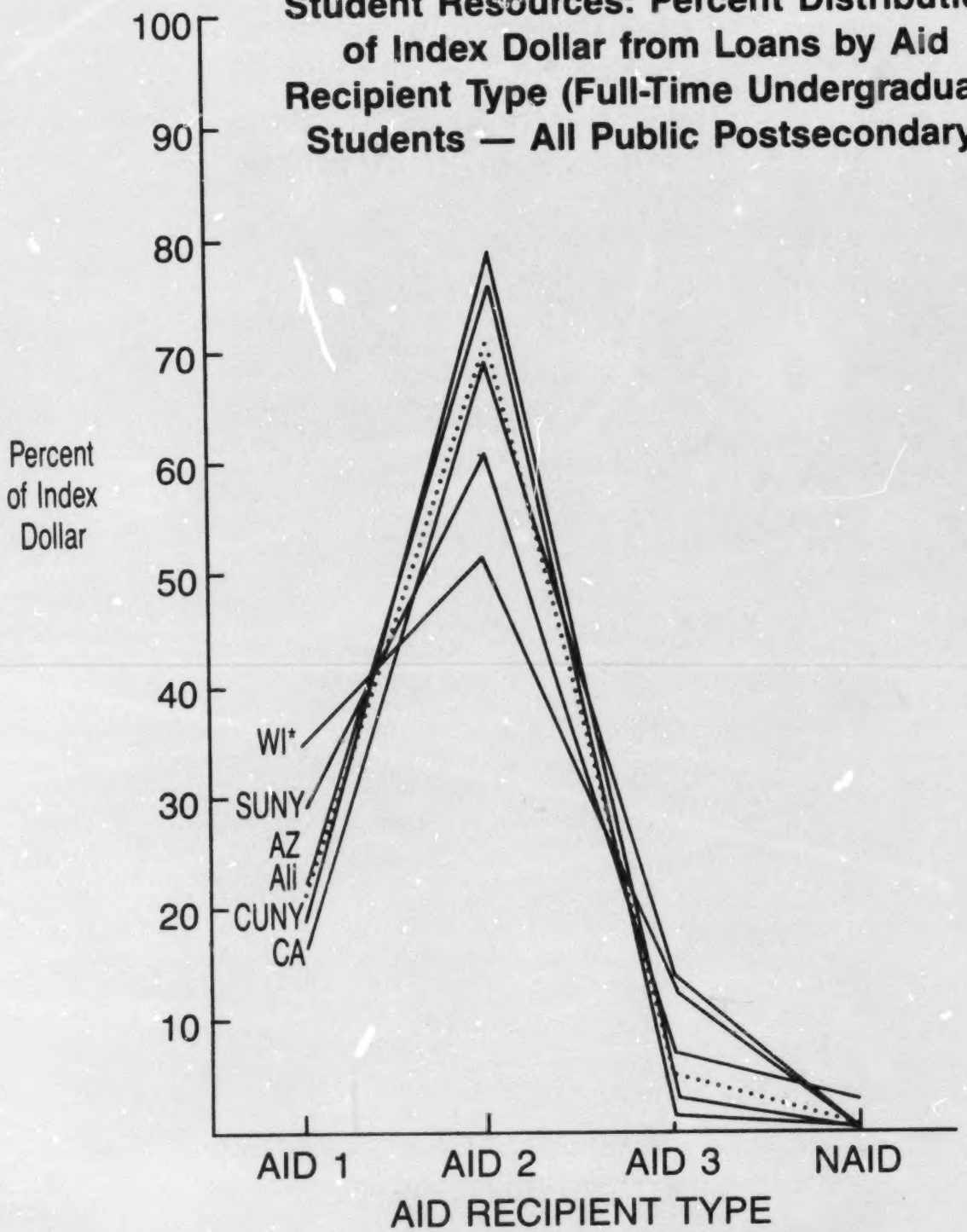
## FIGURE 7

**Student Resources: Percent Distribution of Index Dollar from Loans by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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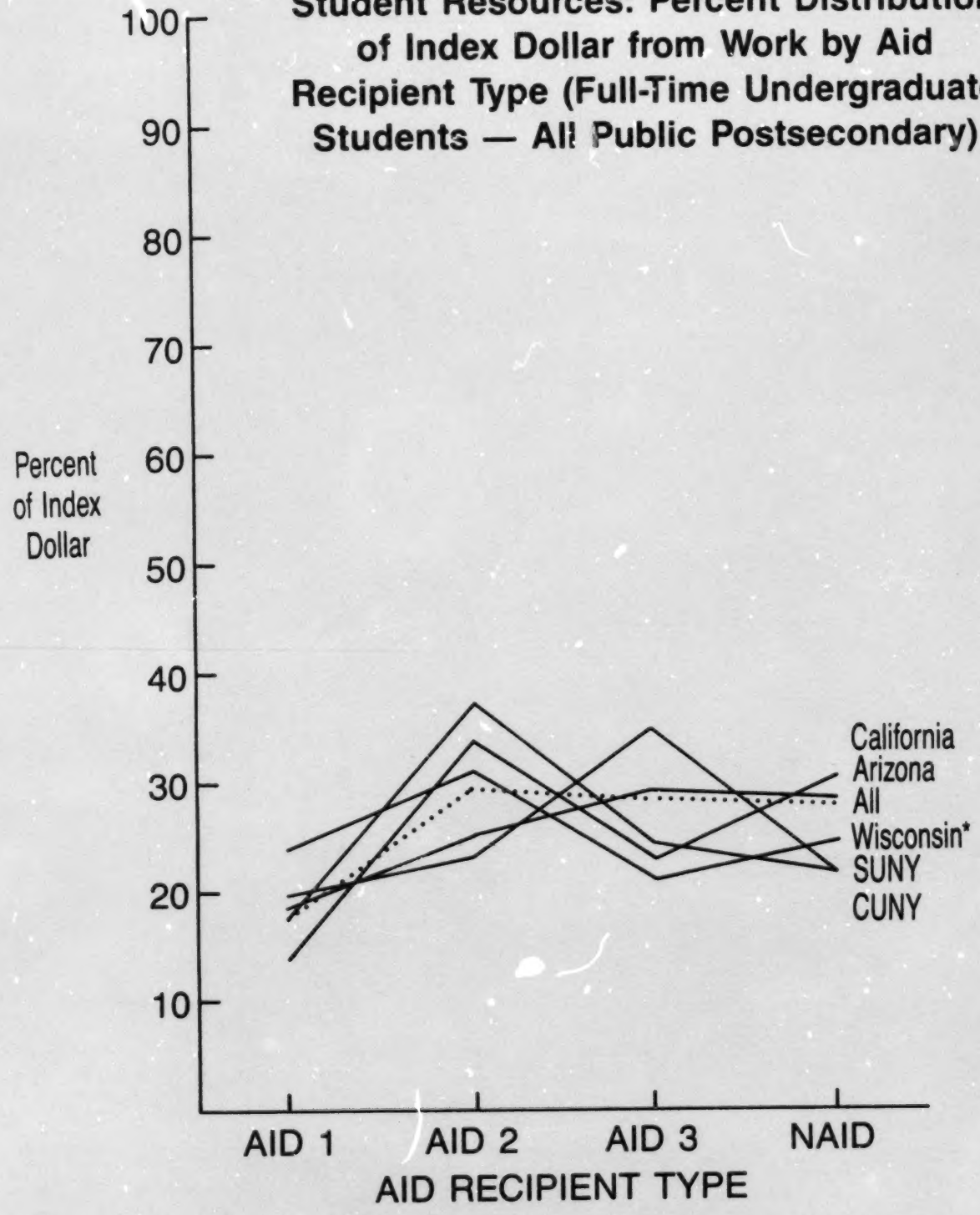
## FIGURE 8

**Student Resources: Percent Distribution of Index Dollar from Work by Aid Recipient Type (Full-Time Undergraduate Students — All Public Postsecondary)**

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## TABLE 1

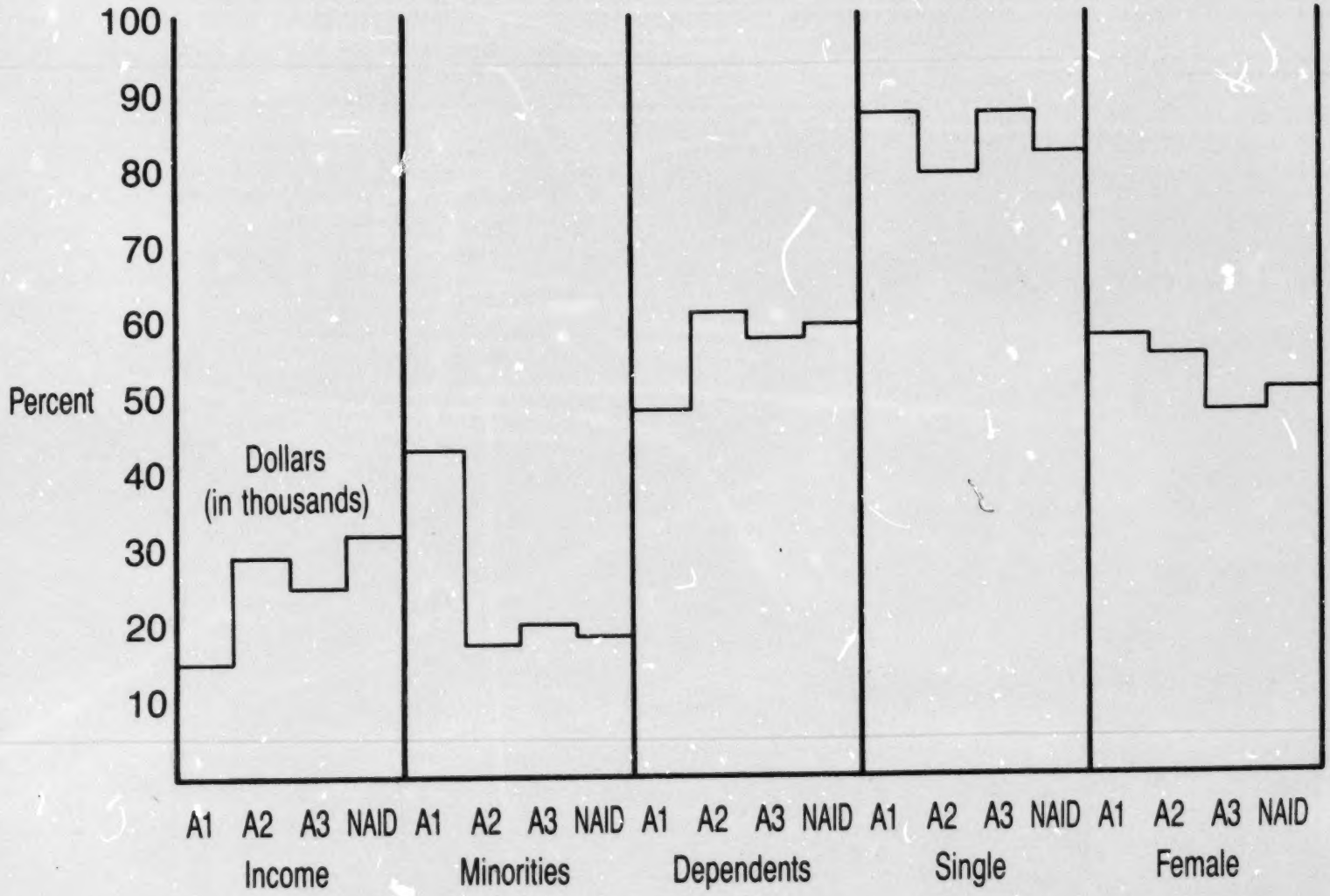
## Work and Academic Achievement by Aid Recipient Category (Full-Time Undergraduate Students — All Public Postsecondary)

| | Work (Percent Summer / Percent Semester) | | | | Academic Achievement | | | |
|---|---|---|---|---|---|---|---|---|
| | AID 1 | AID 2 | AID 3 | NAID | AID 1 | AID 2 | AID 3 | NAID |
| Arizona** | *ND(65) | ND(60) | ND(55) | ND(65) | ND | ND | ND | ND |
| California | 71(67) | 76(69) | 79(70) | 83(75) | 3.2 GPA | 3.2 GPA | 3.2 GPA | 3.2 GPA |
| CUNY | ND(61) | ND(56) | ND(53) | ND(48) | ND | ND | ND | ND |
| SUNY | ND(84) | ND(42) | ND(63) | ND(58) | ND | ND | ND | ND |
| Wisconsin*** | 85(61) | 89(58) | 82(38) | 83(46) | Top ⅓ HS | Top ⅓ HS | Top ⅓ HS | Top ⅓ HS |

***Research university only
*ND indicates no data
**Arizona indicates percentages of students employed during calendar years

## FIGURE 9

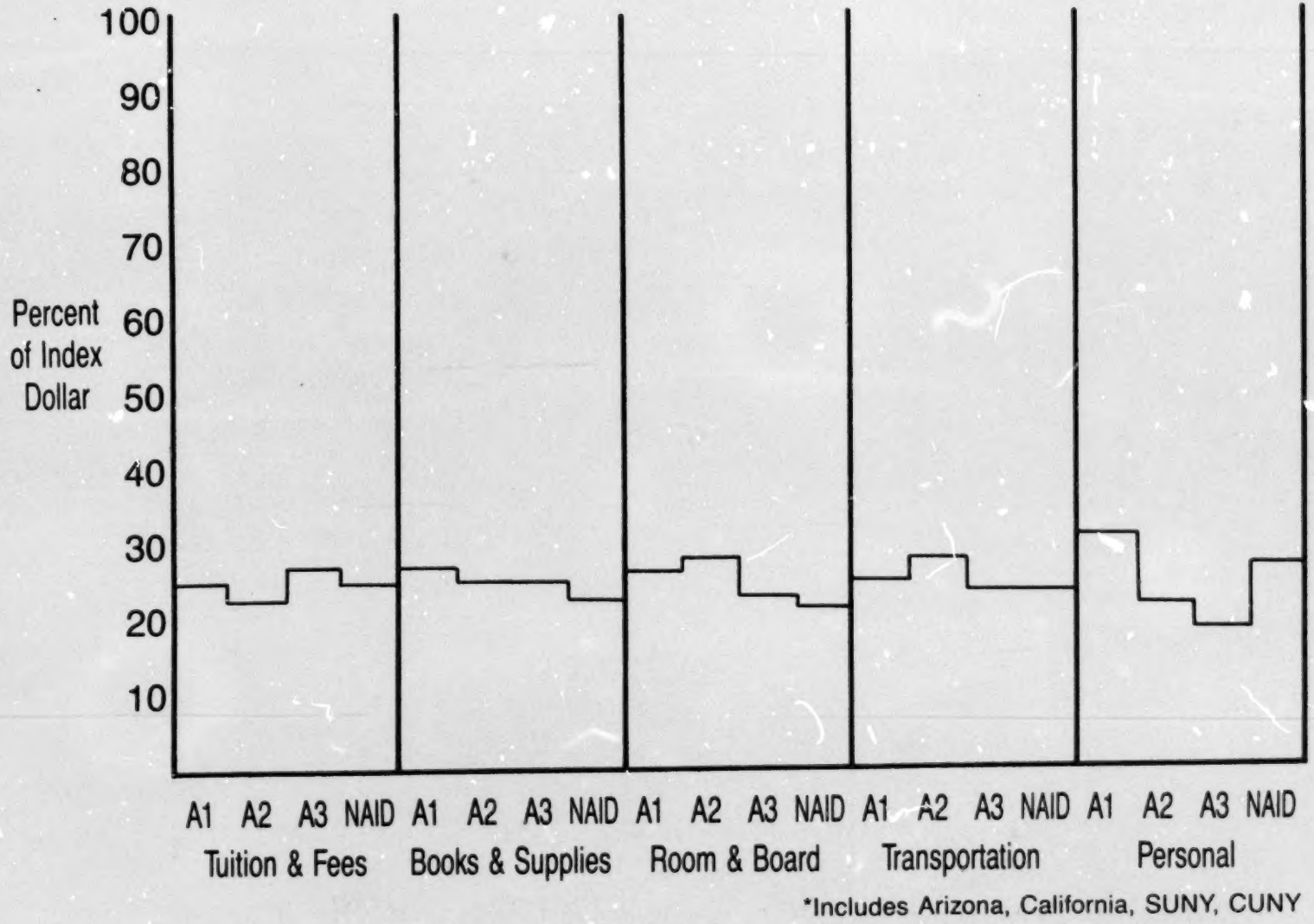
### Student Characteristics: Mean Percents Across States* by Aid Recipient Type (Full-Time, Undergraduates)




*includes Arizona, California, SUNY, CUNY

## FIGURE 10

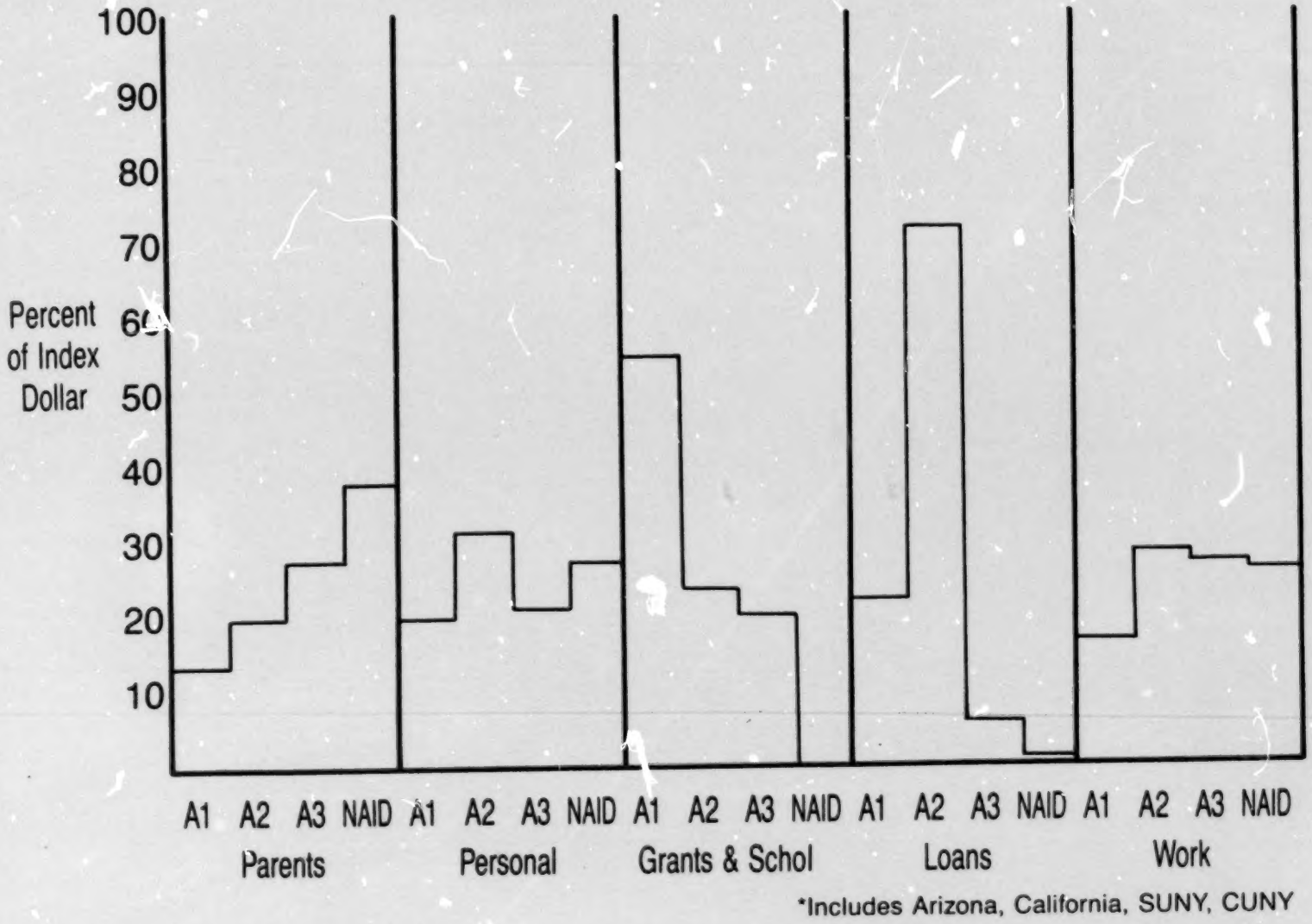
### Student Expenses: Mean Percents Across States* by Aid Recipient Type (Full-Time, Undergraduates)




*Includes Arizona, California, SUNY, CUNY

## FIGURE 11

**Student Resources: Mean Percents Across States*
by Aid Recipient Type (Full-Time, Undergraduates)**




*Includes Arizona, California, SUNY, CUNY

APPENDIX A

Student Resource and Expenditure Questions in State Survey Questions
Student Resource Categories

| | Arizona | California | New York | Wisconsin |
|---|---|---|---|---|
| Family & Personal | - Parents, relatives friends, gifts<br>- Personal savings | - Parents<br>- Own nontaxable income<br>- Own savings | - Parents, guardians other relatives friends<br>- Personal resources (including spouses)<br>- Pass (parents & student savings)<br>- NY Tuition tax credit | - Parents<br>- Spouse<br>- Relatives & friend<br>- Personal assets & savings<br>- Other support |
| Grants & Scholarships | - Scholarships or fellowships including tuition waivers<br>- Pell grants<br>- SEOG grants<br>- Social security<br>- Veterans Admin. | - Grant aid (including Pell grants, C&I grants, SFOG or EOP/S grants and other scholarships, fellowships, or grants) | - Grant Aid (including Tuition assistance program, NYS scholarship Pell Grant, SEOC grants EOP/HEOP/SEEk/CO grants, veteran's prelim, social security scholarship from school scholarship not from school | - Government grants (including Pell, SEOG, SSIG, State, private)<br>- Academic scholarchip<br>- Fellowship<br>- AFDC, Social Security, Veterans benefits, other |
| Loans | - NDSL<br>- GSL-FISL<br>- Other loans | - Loan assistance (including GSL, NDSL, banks) | - Loan assistance (including GSL, PLUS, ALAS, NDSL, other) | - loan assistance (including GSL, NDSL, other government and private) |
| Work | - College Work/Study<br>- Assistantship<br>- Other college or<br>- university, job<br>- Job outside of college or univ.<br>- Employer reimbursement | - Own taxable academic year income<br>- summer earnings | - assistantship or internship<br>- college work/study<br>- other job on campus<br>- other job off campus<br>- job off campus<br>- financial assistance from employer | - summer job<br>- summer work/study job<br>- semester job<br>- semester work/ study job |



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## Expenditure Questions

| | Arizona | California | New York | Wisconsin |
|---|---|---|---|---|
| Education Expenses | - Tuition & fees<br>- Books, supplies tools, uniforms, etc.<br>- Other direct school costs | -<br>- Books, supplies & related course materials | - Tuition & fees<br>- Books, supplies, uniforms | - Tuition & fees<br>- Textbooks & reference books<br>- Lab fees, & other classroom expenses |
| Room & B oard | - Room & Board combined (incl. heat, room fees, home payments and meals and groceries<br>- Additional meals (not included above) | - Housing (including utilities if appropriate)<br>- Food | - Room/Housing<br>- Board/Food | - Room (dorms)<br>- Rent (incl. heat, electricity, water if applicable)<br>- Food & regular meals<br>- Extra meals |
| Transportation | - Transportation at school (bus, gas, packaging, car repairs, etc.)<br>- Transportation to and from permanent home<br>- Transportation for recreation or vacation<br>- Vehicle & insurance payments | - Transportation (incl. bus, gas, oil parking, etc.)<br>- Transportation to and from permanent residence<br>- Vehicle payments, insurance, repairs, license plates, etc. | - Transportation | - Vehicle payments<br>- Insurance & license<br>- parking<br>- gas<br>- repair & maintenance<br>- buses<br>- taxis<br>- travel in and outside of university city |
| Health Care | - Medical aid dental care including health insurance | - | - | - Doctors expenses<br>- Medicine & prescriptic drugs<br>- Medical insurance<br>- Dental expenses<br>- Eye care<br>- Life insurance |
| Family | - Any expenses including child care not included elsewhere | - Child care | - MISC.educational costs including child care | - Child support<br>- Alimony |

| | Arizona | California | New York | Wisconsin |
|---|---|---|---|---|
| Personal | - Recreation and entertainment (movies, concerts, parties, nights out, records, etc.<br>- Clothing<br>- Landry and cleaning<br>- Personal care items (soap, toothpaste, etc.) | - All expenses previously not reported including recreation, clothing, and personal expenses | - | - Recreation and entertainment<br>- Laundry & dry cleaning<br>- Miscellaneous mailings, gifts, pets, etc.<br>- Non educational loan payments<br>- Major purchases exceeding $200 in value<br>- Household items other than food (toiletries, brooms, cleansers, soaps)<br>- Telephone |

Appendix B

Percent of Full-time Undergraduate Enrollment Accounted For By Aid Recipient Type (Full-time undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 30 | 8 | 21 | 41 |
| California* | 23 | 6 | 16 | 55 |
| SUNY* | 62 | 15 | 7 | 16 |
| CUNY* | 82 | 3 | 5 | 10 |
| Average | 49 | 8 | 12 | 31 |
| Wisconsin** | 24 | 16 | 18 | 42 |

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Student Characteristics: Mean Parental Income For Dependent Students Only by Aid Recipient Type (Full-Time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | $12,800 | $19,600 | $20,800 | $29,200 |
| California* | 20,300 | 30,000 | 30,300 | 40,000 |
| SUNY* | 17,400 | 33,700 | 25,600 | 30,700 |
| CUNY* | 11,300 | 27,300 | 23,300 | 29,700 |
| Average | 15,450 | 27,650 | 25,000 | 32,400 |
| Wisconsin** | 21,600 | 27,000 | 39,000 | 39,000 |

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Student Characteristics: Minority Students as a Percent of Enrollment By Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 26 | - | 20 | 16 |
| California* | 67 | 21 | 30 | 18 |
| SUNY* | 10 | 7 | 6 | 9 |
| CUNY* | 71 | 42 | 26 | 34 |
| Average | 44 | 18 | 21 | 19 |
| Wisconsin** | 6 | 5 | 3 | 3 |

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Student Characteristics: Female Students as a Percent of Enrollment By Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 55 | - | 49 | 54 |
| California* | 55 | 53 | 53 | 56 |
| SUNY* | 65 | 61 | 44 | 57 |
| CUNY* | 62 | 58 | 48 | 44 |
| Average | 59 | 57 | 49 | 53 |
| Wisconsin** | 47 | 48 | 37 | 49 |

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Studetn Characteristics: Single Students as a Percent of Enrollment By Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 84 | - | 81 | 80 |
| California* | 88 | 84 | 88 | 88 |
| SUNY* | 92 | 91 | 94 | 89 |
| CUNY* | 88 | 66 | 83 | 80 |
| Average | 88 | 80 | 87 | 84 |
| Wisconsin** | 95 | 92 | 93 | 98 |

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Student Characteristics: Dependent Students as a Percent of Enrollment By Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 34 | - | 47 | 51 |
| California* | 41 | 48 | 57 | 64 |
| SUNY* | 67 | 90 | 60 | 70 |
| CUNY* | 50 | 50 | 68 | 53 |
| Average | 48 | 63 | 58 | 60 |
| Wisconsin** | 58 | 67 | 87 | 92 |

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Appendix C

Student Resources, Percent Distribution of Index Dollar from Parents by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 10 | 17 | 20 | 53 |
| California* | 5 | 19 | 28 | 48 |
| SUNY* | 16 | 32 | 24 | 28 |
| CUNY* | 24 | 13 | 39 | 24 |
| Average | 14 | 20 | 28 | 38 |
| Wisconsin** | 6 | 20 | 29 | 45 |

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Student Resources: Percent Distribution of Index Dollars from Personal Resources by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 23 | 40 | 9 | 28 |
| California* | 23 | 36 | 26 | 15 |
| SUNY* | 17 | 21 | 30 | 32 |
| CUNY* | 17 | 29 | 23 | 31 |
| Average | 20 | 31 | 22 | 27 |
| Wisconsin** | 17 | 21 | 26 | 36 |

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Student Resources, Percent Distribution of Index Dollar From Grants and Scholarships by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 46 | 30 | 24 | 0 |
| California* | 64 | 18 | 18 | 0 |
| SUNY* | - | - | - | - |
| CUNY* | - | - | - | - |
| Average | 55 | 24 | 21 | 0 |
| Wisconsin** | 54 | 17 | 21 | 0 |

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Student Resources: Percent Distribution of Index Dollar From Loans by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 22 | 76 | 2 | 0 |
| California* | 17 | 69 | 14 | 0 |
| SUNY* | 29 | 62 | 6 | 3 |
| CUNY* | 18 | 79 | 3 | 0 |
| Average | 22 | 72 | 6 | 1 |
| Wisconsin** | 36 | 51 | 13 | 0 |

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Student Resources: Percent Distribution of Index Dollar from Work by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 19 | 25 | 29 | 27 |
| California* | 13 | 32 | 23 | 32 |
| SUNY* | 20 | 23 | 35 | 22 |
| CUNY* | 17 | 37 | 24 | 22 |
| Average | 17 | 29 | 28 | 26 |
| Wisconsin** | 23 | 31 | 22 | 24 |

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Appendix D

Student Expenses: Percent Distribution of Index Dollars for Tuition and Fees by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 26 | 21 | 26 | 27 |
| California* | - | - | - | - |
| SUNY* | 23 | 23 | 30 | 24 |
| CUNY* | 26 | 26 | 25 | 23 |
| Average | 25 | 23 | 27 | 25 |
| Wisconsin** | 23 | 22 | 30 | 25 |

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Student Expenses: Percent Distribution of Index Dollars for Books and Supplies by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 31 | 21 | 24 | 24 |
| California* | 27 | 25 | 25 | 23 |
| SUNY* | 24 | 24 | 30 | 22 |
| CUNY* | 28 | 28 | 21 | 23 |
| Average | 27 | 25 | 25 | 23 |
| Wisconsin** | 27 | 26 | 23 | 24 |

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Student Expenses: Percent Distribution of Index Dollars for Room and Board by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 29 | 25 | 23 | 23 |
| California* | 24 | 29 | 26 | 21 |
| SUNY* | 27 | 27 | 25 | 21 |
| CUNY* | 26 | 26 | 21 | 27 |
| Average | 26 | 27 | 24 | 23 |
| Wisconsin** | 27 | 23 | 26 | 24 |

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Student Expenses: Percent Distribution of Index Dollars for Transportation By Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 31 | 21 | 25 | 23 |
| California* | 25 | 26 | 26 | 23 |
| SUNY* | 22 | 29 | 23 | 26 |
| CUNY* | 23 | 31 | 23 | 23 |
| Average | 25 | 27 | 24 | 24 |
| Wisconsin** | 25 | 27 | 25 | 23 |

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Student Expenses: Percent Distribution of Index Dollars for Personal Expenses by Aid Recipient Type (Full-time Undergraduate Students)

| | AID 1 | AID 2 | AID 3 | NAID |
|---|---|---|---|---|
| Arizona* | 27 | 26 | 22 | 25 |
| California* | 21 | 25 | 26 | 28 |
| SUNY* | 45 | 14 | 07 | 34 |
| CUNY* | 30 | 23 | 21 | 26 |
| Average | 31 | 22 | 19 | 28 |
| Wisconsin** | 23 | 28 | 25 | 24 |

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